

United States Bankruptcy Court
District of Puerto Rico

IN RE:

Case No. **09-06250**

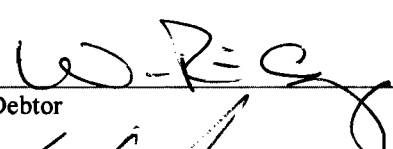
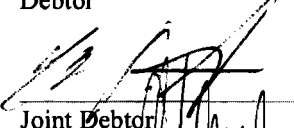
RIVERA CRUZ, WALESKA & SANTIAGO TORRES, CARLOS PEDRO

Chapter **13**

Debtor(s)

CHAPTER 13 PAYMENT PLAN

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee ☒ directly ☐ by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

PLAN DATED: _____		<input checked="" type="checkbox"/> AMENDED PLAN DATED: 9/23/2009																																																																									
<input type="checkbox"/> PRE <input type="checkbox"/> POST-CONFIRMATION		Filed by: <input checked="" type="checkbox"/> Debtor <input type="checkbox"/> Trustee <input type="checkbox"/> Other																																																																									
I. PAYMENT PLAN SCHEDULE		II. DISBURSEMENT SCHEDULE																																																																									
<table border="0"><tr><td>\$</td><td>425.00</td><td>x</td><td>1</td><td>= \$</td><td>425.00</td></tr><tr><td>\$</td><td>340.00</td><td>x</td><td>31</td><td>= \$</td><td>10,540.00</td></tr><tr><td>\$</td><td>490.00</td><td>x</td><td>20</td><td>= \$</td><td>9,800.00</td></tr><tr><td>\$</td><td>540.00</td><td>x</td><td>8</td><td>= \$</td><td>4,320.00</td></tr><tr><td>\$</td><td></td><td>x</td><td></td><td>= \$</td><td></td></tr><tr><td colspan="5" style="text-align:right">TOTAL: \$</td><td>25,085.00</td></tr></table>		\$	425.00	x	1	= \$	425.00	\$	340.00	x	31	= \$	10,540.00	\$	490.00	x	20	= \$	9,800.00	\$	540.00	x	8	= \$	4,320.00	\$		x		= \$		TOTAL: \$					25,085.00	<p>A. ADEQUATE PROTECTION PAYMENTS OR _____ \$ _____</p> <p>B. SECURED CLAIMS:</p> <p><input type="checkbox"/> Debtor represents no secured claims.</p> <p><input checked="" type="checkbox"/> Creditors having secured claims will retain their liens and shall be paid as follows:</p> <p>1. <input type="checkbox"/> Trustee pays secured ARREARS:</p> <table border="0"><tr><td>Cr. _____</td><td>Cr. _____</td><td>Cr. _____</td></tr><tr><td># _____</td><td># _____</td><td># _____</td></tr><tr><td>\$ _____</td><td>\$ _____</td><td>\$ _____</td></tr></table> <p>2. <input checked="" type="checkbox"/> Trustee pays IN FULL Secured Claims:</p> <table border="0"><tr><td>Cr. MUEBLERIAS BERR</td><td>Cr. RELIABLE FINANCI</td><td>Cr. _____</td></tr><tr><td># 901</td><td># 3562</td><td># _____</td></tr><tr><td>\$ 1,067.09</td><td>\$ 12,690.00</td><td>\$ _____</td></tr></table> <p>3. <input type="checkbox"/> Trustee pays VALUE OF COLLATERAL:</p> <table border="0"><tr><td>Cr. _____</td><td>Cr. _____</td><td>Cr. _____</td></tr><tr><td># _____</td><td># _____</td><td># _____</td></tr><tr><td>\$ _____</td><td>\$ _____</td><td>\$ _____</td></tr></table> <p>4. <input checked="" type="checkbox"/> Debtor SURRENDERS COLLATERAL to Lien Holder:</p> <p>AEELA COOP A/C ORIENTA</p> <p>5. <input type="checkbox"/> Other: _____</p> <p>6. <input type="checkbox"/> Debtor otherwise maintains regular payments directly to: _____</p> <p>C. PRIORITIES: The Trustee shall pay priorities in accordance with the law. 11 U.S.C. § 507 and § 1322(a)(2)</p> <p>D. UNSECURED CLAIMS: Plan <input type="checkbox"/> Classifies <input checked="" type="checkbox"/> Does not Classify Claims.</p> <p>1. (a) Class A: <input type="checkbox"/> Co-debtor Claims / <input type="checkbox"/> Other: _____</p> <p><input type="checkbox"/> Paid 100% / <input type="checkbox"/> Other: _____</p> <table border="0"><tr><td>Cr. _____</td><td>Cr. _____</td><td>Cr. _____</td></tr><tr><td># _____</td><td># _____</td><td># _____</td></tr><tr><td>\$ _____</td><td>\$ _____</td><td>\$ _____</td></tr></table> <p>2. Unsecured Claims otherwise receive PRO-RATA disbursements.</p>		Cr. _____	Cr. _____	Cr. _____	# _____	# _____	# _____	\$ _____	\$ _____	\$ _____	Cr. MUEBLERIAS BERR	Cr. RELIABLE FINANCI	Cr. _____	# 901	# 3562	# _____	\$ 1,067.09	\$ 12,690.00	\$ _____	Cr. _____	Cr. _____	Cr. _____	# _____	# _____	# _____	\$ _____	\$ _____	\$ _____	Cr. _____	Cr. _____	Cr. _____	# _____	# _____	# _____	\$ _____	\$ _____	\$ _____
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III. ATTORNEY'S FEES (Treated as § 507 Priorities)																																																																											
Outstanding balance as per Rule 2016(b) Fee Disclosure Statement: \$ 2,700.00																																																																											
Signed:  Debtor		OTHER PROVISIONS: (Executory contracts; payment of interest to unsecureds, etc.) See Continuation Sheet																																																																									
 Joint Debtor																																																																											

Attorney for Debtor **Marilyn Valdes Ortega Law Offices**

Phone: **(787) 758-4400**

Debtor(s)

CHAPTER 13 PAYMENT PLAN

Continuation Sheet - Page 1 of 2

	Cr	#	\$
Executory Contracts - Assumed:	ROSA E. CRUZ		

Debtor(s)

CHAPTER 13 PAYMENT PLAN

Continuation Sheet - Page 2 of 2

TRUSTEE TO PAY ATTORNEY'S FEES BEFORE ANY SECURED OR PRIORITY CREDITOR.

PLAN WILL INCREASE WHEN DEBTOR'S SPOUSE PAYOFF AUTO LOAN ON MONTH NUMBER 32 AND THE SECOND STEP UP IS ON MONTH NUMBER FIFTY TWO WHEN DEBTOR PAYS OFF THE RETIREMENT LOAN.

ADEQUATE PROTECTION PAYMENT TO RELIABLE FINANCIAL ACCOUNT ENDING #3562 UNTIL CONFIRMATION \$ 150.00 TO BE PAID BY TRUSTEE MONTHLY.

INSURANCE TO RELIABLE FINANCIAL ACCOUNT ENDING #3562 THROUGH TRIPLE S AT THE END OF SALES CONTRACT IN THE APROXIMATE AMOUNT OF \$608.00 DISBURSEMENT TO TRIPLE S INSURANCE TO BEGIN AT END OF THE SALES CONTRACT ON AUGUST 2011

ANY POST PETITION INCOME TAX RETURNS THAT MAY PROSPECTIVELY ARISE FOR THE DURATION OF THE PLAN WILL BE USED AS NEEDED TO FUND THE PLAN IN ORDER TO MAXIMIZE THE DISTRIBUTION TO GENERAL UNSECURED CREDITORS. AFTER ITS CONFIRMATION AND WITHOUT THE NEED FOR ANY FURTHER NOTICE, HEARING OR COURT ORDER, THE PLAN SHALL BE DEEMED MODIFIED BY THE INCREMENT(S) TO ITS BASE.

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE:

WALESKA RIVERA CRUZ
CARLOS P. SANTIAGO TORRES
Debtor(s)

CASE NUM.: 09-06250 ESL

CHAPTER 13 (ASSET CASE)

CERTIFICATE OF SERVICE

TO THE HONORABLE COURT:

COMES(S) now Debtor(s) represented by the undersigned counsel and respectfully allege(s) and pray(s) as follows:

1. The undersigned attorney hereby certifies that has notified all creditors and persons with interest as per master address list of the **Chapter 13 PLAN DATED 9/23/2009**.

WHEREFORE, it is respectfully requested from this Honorable Court to take notice of this service.

In San Juan, Puerto Rico, this 24TH day of September, 2009.

I HEREBY CERTIFY: That I electronically filed the foregoing with the Clerk of the Court using the CM/ECF System which will send notification of such filing to the following: Chapter 13 Trustee **José R. Carrión, Esq.**, US Trustee **Monsita Lecaroz Arribas** and I hereby certify that I have mailed by regular mail to all creditors listed on the Master Address List.

RESPECTFULLY SUBMITTED.

/S/MARILYN VALDES ORTEGA
MARILYN VALDES ORTEGA
USDC PR 214711
P.O.Box 195596
San Juan, PR 00919-5596
Tel. (787) 758-4400
Fax. (787) 763-0144

bel Matrix for local noticing
04-3
se 09-06250-ESL13
strict of Puerto Rico
d San Juan
i Sep 25 09:05:55 AST 2009

LIABLE FINANCIAL SERVICES
LIABLE FINANCIAL SERVICES
BOX 21382
BOX 21382
N JUAN, PR 00928-1382

ESA SERVICIOS DE INFORMACION
01 SAN ROBERTO STREET, SUITE 500
O PIEDRAS, PR 00926-2717

TIBANK
BOX 6500
OUX FALLS, SD 57117-6500

PARTAMENTO DE HACIENDA
BOX 9024140
ICINA 424 B
N JUAN, PR 00902-4140

DERAL LITIGATION DEPT OF JUSTICE
BOX 9020192
N JUAN, PR 00902-0192

TERNAL REVENUE SERVICE
RCANTIL PLAZA BLDG, ROOM 1014
PONCE DE LEON AVE. STOP 27 1/2
N JUAN, PR 00918-1693

PULAR AUTO (POPULAR LEASING)
NKRUPTCY DEPARTMENT
BOX 366818
N JUAN PUERTO RICO 00936-6818

A Receivables Management, LLC
Agent Of Portfolio Recovery Assocs.
Box 12914
RFOLK VA 23541-0914

SA E. CRUZ
BOX 2
O GRANDE, PR 00745-0002

COOP A/C ORIENTAL
PO BOX 876
HUMACAO, PR 00792-0876

US Bankruptcy Court District of P.R.
U.S. Post Office and Courthouse Building
300 Recinto Sur Street, Room 109
San Juan, PR 00901-1964

CENTENIAL DE PUERTO RICO
PO BOX 71514
SAN JUAN, PR 00936-8614

CITIFINANCIAL
RETAIL SERVICES DE PUERTO RICO
PO BOX 71398
SAN JUAN, PR 00936-8498

DEPARTAMENTO DEL TRABAJO
AVE. MUOZ RIVERA 505
HATO REY, PR 00918-3352

FIRST BANK
BANKRUPTCY DIVISION
PO BOX 9146
SAN JUAN PR 00908-0146

INTERNAL REVENUE SERVICE
PO BOX 21125
PHILADELPHIA, PA 19114-0325

POPULAR LEASING
PO BOX 366818
SAN JUAN, PR 00936-6818

PREPA
PO BOX 364267
SAN JUAN, PR 00936-4267

Roundup Funding, LLC
MS 550
PO Box 91121
Seattle, WA 98111-9221

POPULAR AUTO
YASMIN R VAZQUEZ ESQ
PO BOX 366818
SAN JUAN, PR 00936-6818

AEELA
P.O. BOX 364508
SAN JUAN, PR 00936-4508

CITIBANK
PO BOX 183051
COLOMBUS, OH 43218-3051

CITIFINANCIAL
RETAIL SERVICES DE PUERTO RICO
PO BOX 71587
SAN JUAN, PR 00936-8687

EURO LEASE
A DIVISION EUROBANK
PO BOX 192099
SAN JUAN, PR 00919-2099

FIRST LEASING
PO BOX 9146
SANTURCE, PR 00908-0146

MUEBLERIAS BERRIOS
PO BOX 674
CIDRA, PR 00739-0674

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

RELIABLE FINANCIAL SERVICES
PO BOX 21382
SAN JUAN, PR 00928-1382

SEARS CARD
PO BOX 183114
COLUMBUS, OH 43218-3114

RLOS PEDRO SANTIAGO TORRES
BOX 537
O GRANDE, PR 00745-0537

JOSE RAMON CARRION MORALES
PO BOX 9023884
SAN JUAN, PR 00902-3884

MARILYN VALDES ORTEGA
VALDES-ORTEGA
P O BOX 195596
SAN JUAN, PR 00919-5596

NSITA LECAROS ARRIBAS
FICE OF THE US TRUSTEE (UST)
HOA BUILDING
O TANCA STREET SUITE 301
N JUAN, PR 00901-1938

RAMESH SINGH
RECOVERY MANAGEMENT SYSTEM CORP.
25 SE 2ND AVE STE 1120
MIAMI, FL 33131-1605

WALESKA RIVERA CRUZ
PO BOX 537
RIO GRANDE, PR 00745-0537

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

RTFOLIO RECOVERY ASSOCIATES LLC
BOX 12914
RFOLK, VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

) COOP A/C ORIENTAL
BOX 876
MACAO, PR 00792-0876

(u) RIVERA CRUZ, WALESKA
SANTIAGO TORRES, CARLOS PEDRO

End of Label Matrix	
Mailable recipients	35
Bypassed recipients	2
Total	37